

Fill in this information to identify the case:

Debtor 1

Janelle Lin Senft

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of

Pennsylvania

(State)

Case number 1:21-bk-01195-HWV

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: NewRez LLC dba Shellpoint Mortgage Servicing

Court claim no. (if known):

1

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9273

Property address:

665 Green Spring Road

Number Street

York, PA 17404

City

State

ZIP Code

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 06/01/2022
MM/DD/YYYY

☐ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00

c. **Total.** Add lines a and b

(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on:

MM/DD/YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Lindsey Morales

Signature

Date 05/06/2022

Print

Lindsey Morales

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone 702-906-0053Email Lindsey.Morales@mccalla.com

In Re: Janelle Lin Senft

Bankruptcy Case No.: 1:21-bk-01195-HWV
Chapter: 13
Chief Judge: Henry W. Van Eck

CERTIFICATE OF SERVICE

I, Lindsey Morales, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Janelle Lin Senft
665 Greensprings Road
York, PA 17404

Elizabeth Haley Rohrbaugh
CGA Law Firm
135 N. George Street
York, PA 17401
(served via ECF Notification)

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
(served via ECF Notification)

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 05/06/2022 By: /s/Lindsey Morales
(date) Lindsey Morales,
Authorized Agent for the Creditor